

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

SCOTT D CYPHERT
JENNIFER A CYPHERT
Debtor(s)

Case No. 16-21313CMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/06/2016.
- 2) The plan was confirmed on 07/29/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 10/27/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 04/29/2021.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$25,174.91.
- 10) Amount of unsecured claims discharged without payment: \$14,622.72.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$52,246.85
Less amount refunded to debtor \$581.02

NET RECEIPTS: \$51,665.83

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,500.00
Court Costs \$0.00
Trustee Expenses & Compensation \$2,504.91
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$6,004.91

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AES (AMERICAN EDUCATION SRVCS	Unsecured	5,419.00	NA	NA	0.00	0.00
AES (AMERICAN EDUCATION SRVCS	Unsecured	3,082.00	NA	NA	0.00	0.00
AES/PHEAA	Unsecured	4,369.00	NA	NA	0.00	0.00
AES/PHEAA	Unsecured	4,096.00	NA	NA	0.00	0.00
AES/PHEAA	Unsecured	2,529.00	NA	NA	0.00	0.00
AMERICAN HONDA FINANCE CORP*	Secured	34,034.45	34,034.45	0.00	0.00	0.00
AMERICAN INFOSOURCE LP - AGEN	Unsecured	NA	113.44	113.44	11.60	0.00
BUTLER ARMCO EMPLOYEES CU*	Unsecured	1,853.00	NA	NA	0.00	0.00
BUTLER ARMCO EMPLOYEES CU*	Unsecured	1,356.00	NA	NA	0.00	0.00
BUTLER ARMCO EMPLOYEES CU*	Secured	30,699.00	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA BY A	Unsecured	2,400.00	2,448.64	2,448.64	250.33	0.00
CAPITAL ONE BANK (USA) NA BY A	Unsecured	2,357.00	2,433.82	2,433.82	248.81	0.00
CAPITAL ONE BANK (USA) NA BY A	Unsecured	903.00	956.35	956.35	97.77	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	338.00	338.73	338.73	34.63	0.00
ECMC(*)	Unsecured	4,491.00	15,817.22	15,817.22	1,617.05	0.00
ECMC(*)	Unsecured	10,954.00	21,820.92	21,820.92	2,230.83	0.00
ECMC(*)	Unsecured	10,308.00	8,746.85	8,746.85	894.23	0.00
MIDLAND FUNDING LLC	Unsecured	3,468.00	3,505.02	3,505.02	358.33	0.00
PENN CREDIT CORP++	Unsecured	84.00	NA	NA	0.00	0.00
PNC BANK NA	Secured	53,483.00	55,630.99	0.00	35,317.07	0.00
PNC BANK NA	Secured	0.00	4,311.57	4,311.57	4,311.57	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	2,295.00	2,463.89	2,463.89	251.89	0.00
UNIVERSITY OF PITTSBURGH- PHYS	Unsecured	NA	360.00	360.00	36.81	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$35,317.07	\$0.00
Mortgage Arrearage	\$4,311.57	\$4,311.57	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$4,311.57	\$39,628.64	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$59,004.88	\$6,032.28	\$0.00

Disbursements:	
Expenses of Administration	<u>\$6,004.91</u>
Disbursements to Creditors	<u>\$45,660.92</u>
TOTAL DISBURSEMENTS :	<u>\$51,665.83</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/20/2021

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.